

FIG. 1 (PRIOR ART)

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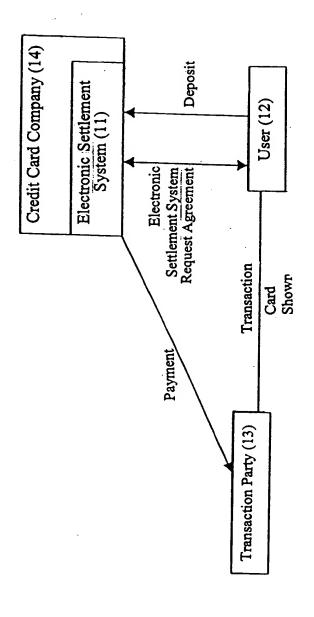


FIG.

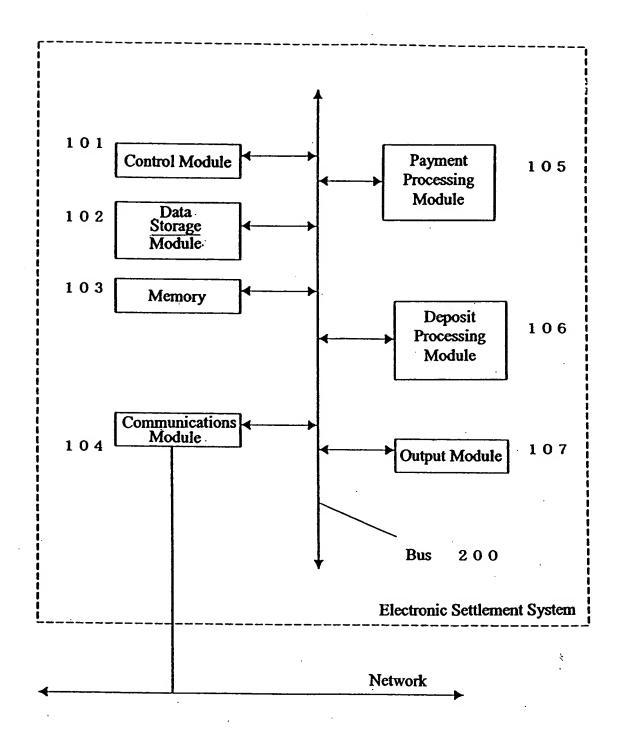


FIG. 3

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Credit Period	3 Months	6 Months	6 Months	6 Months	6 Months	6 Months	
Available Credit	Up to \$10,000.	Up to \$10,000.	Up to \$10,000.	Up to \$20,000.	Up to \$30,000.	Up to \$10,000.	
Payment Amount for Each Time	\$2,000	Each time up to \$2,000.	Each time up to \$2,000.	\$100,000	Each time up to \$2,000.	Each time up to \$10,000.	
Scheduled Payment Date	1 <sup>st</sup> of each month during requested period.	When card used.	When card used.	1 <sup>st</sup> of each month during requested period.	When card used.	When card used.	
Payment Amount for Period	\$96,000	\$500,000	\$50,000	\$300,000	\$40,000	\$20,000	*
Requested Period	April 1, 2001 ~ March 31, 2005	Corporate Card April 1, 2001 $\sim$ $\bigcirc$ March 31, 2005	Corporate Card April 1, 2001 ~ ② March 31, 2005	October 1, 2001 ~ October 31, 2003	June 1, 2001 ~ December 31, 2003	June 1, 2001 ~ December 31, 2003	
Settlement Method	Wire Transfer	Corporate Card ①	Corporate Card ©	Wire Transfer	Business Trip   Corporate Card June 1, 2001 ~ Travel	Corporate Card June 1, 2001 ~ (4) December 31, 2003	
Expense Category	Office Rent	Research Material Costs	Indirect Equipment Procurement Costs	Research Request Costs	Business Trip Travel Expenses	Miscellaneous Expenses	
	(1)	(2)	(3)	(4)	(5)	(9)	(7)

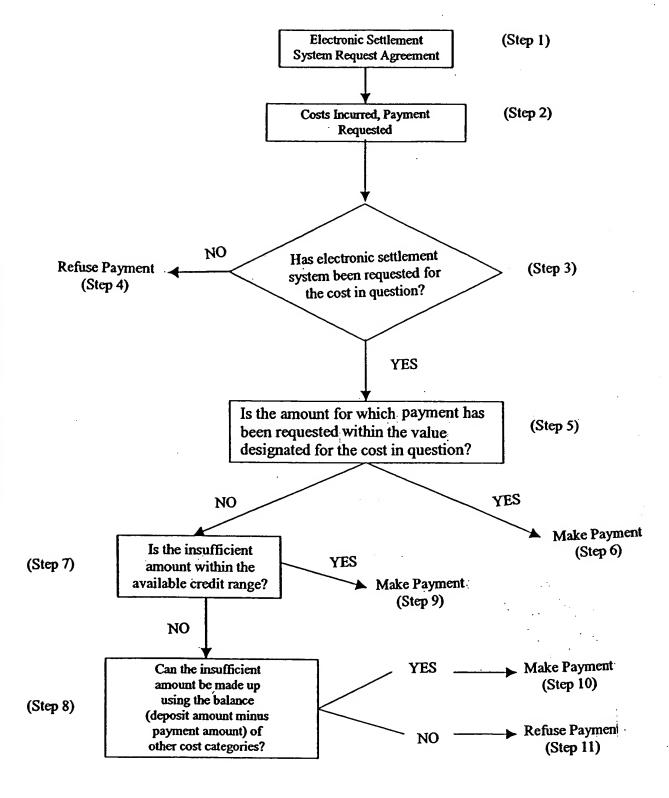


FIG. 5